

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: BRANDON, LINDA S

§ Case No. 09-72354

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MEGAN G. HEEG, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$85,993.56</u>	Assets Exempt: <u>\$21,408.56</u>
Total Distribution to Claimants: <u>\$3,368.32</u>	Claims Discharged Without Payment: <u>\$40,629.50</u>
Total Expenses of Administration: <u>\$2,632.31</u>	

3) Total gross receipts of \$ 6,000.63 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$6,000.63 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$67,585.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,632.31	2,632.31	2,632.31
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	56,217.00	34,168.82	34,168.82	3,368.32
TOTAL DISBURSEMENTS	\$123,802.00	\$36,801.13	\$36,801.13	\$6,000.63

4) This case was originally filed under Chapter 7 on June 08, 2009.
. The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/19/2010 By: /s/MEGAN G. HEEG
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Commercial, Legal Desc: Pt SW Sec 3 Twp 21, Rng	1110-000	5,900.00
Autos, trucks, trailers, other vehicles, access.	1129-000	100.00
Interest Income	1270-000	0.63
TOTAL GROSS RECEIPTS		\$6,000.63

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Robert Brandon	4110-000	7,500.00	N/A	N/A	0.00
Advantage One	4110-000	60,085.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$67,585.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MEGAN G. HEEG	2100-000	N/A	1,350.06	1,350.06	1,350.06
Ehrmann Gehlbach Badger & Lee	3110-000	N/A	1,250.00	1,250.00	1,250.00
Ehrmann Gehlbach Badger & Lee	3120-000	N/A	32.25	32.25	32.25
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	2,632.31	2,632.31	2,632.31

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
DISCOVER BANK	7100-000	4,447.00	4,447.21	4,447.21	438.40
Chase Bank USA, N.A.	7100-000	17,501.00	17,501.59	17,501.59	1,725.29

Capital Recovery III LLC As Assignee of Sears - SE	7100-000	24,440.00	12,220.02	12,220.02	1,204.63
Nicor Gas	7100-000	91.00	N/A	N/A	0.00
Capital Management Services, LP	7100-000	unknown	N/A	N/A	0.00
Discover Fin Svcs Llc	7100-000	2,628.00	N/A	N/A	0.00
Bank Of America	7100-000	7,110.00	N/A	N/A	0.00
Baker, Miller, Markoff	7100-000	unknown	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		56,217.00	34,168.82	34,168.82	3,368.32

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-72354

Trustee: (330490) MEGAN G. HEEG

Case Name: BRANDON, LINDA S

Filed (f) or Converted (c): 06/08/09 (f)

§341(a) Meeting Date: 07/10/09

Period Ending: 07/19/10

Claims Bar Date: 12/03/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Commercial, Legal Desc: Pt SW Sec 3 Twp 21, Rng parcel co-owned with debtor's ex-husband	16,000.00	5,900.00		FA
2	Debtors home located at 201 S Orange Street,	69,000.00	0.00	DA	FA
3	Financial accounts, financial institution shares	2,026.87	0.00	DA	FA
4	Financial accounts, financial institution shares	290.38	0.00	DA	FA
5	Household goods and furnishings	1,000.00	0.00	DA	FA
6	Wearing apparel	500.00	0.00	DA	FA
7	Interests in insurance policies	0.00	0.00	DA	FA
8	IRA, ERISA, Keogh, pension, profit sharing plan	778.00	0.00	DA	FA
9	IRA, ERISA, Keogh, pension, profit sharing plan	1,643.31	0.00	DA	FA
10	Stock and interests in businesses	6,255.00	0.00	DA	FA
11	Autos, trucks, trailers, other vehicles, access.	4,500.00	0.00	DA	FA
12	Autos, trucks, trailers, other vehicles, access. (Disassembled Harley motorcycle)	500.00	100.00		FA
Int	INTEREST (u)	Unknown	N/A		FA
13	Assets Totals (Excluding unknown values)	\$102,493.56	\$6,000.00	\$6,000.63	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): May 31, 2010

Current Projected Date Of Final Report (TFR): February 3, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72354
Case Name: BRANDON, LINDA S

Trustee: MEGAN G. HEEG (330490)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****64-65 - Money Market Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***4928
Period Ending: 07/19/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
11/13/09		Steve Kuehl	sale of commercial building and parts of motorcycle		6,000.00		6,000.00
	{1}		commerical building 5,900.00	1110-000			6,000.00
	{12}		motorcycle parts 100.00	1129-000			6,000.00
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		6,000.11
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.25		6,000.36
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.23		6,000.59
02/04/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		6,000.63
02/04/10		To Account #*****6466	for final report	9999-000		6,000.63	0.00

ACCOUNT TOTALS	6,000.63	6,000.63	\$0.00
Less: Bank Transfers	0.00	6,000.63	
Subtotal	6,000.63	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,000.63	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72354
Case Name: BRANDON, LINDA S

Trustee: MEGAN G. HEEG (330490)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****64-66 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***4928
Period Ending: 07/19/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/04/10		From Account #*****6465	for final report	9999-000	6,000.63		6,000.63
04/06/10		Wire out to BNYM account 9200*****6466	Wire out to BNYM account 9200*****6466	9999-000	-6,000.63		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-72354

Case Name: BRANDON, LINDA S

Taxpayer ID #: **-***4928

Period Ending: 07/19/10

Trustee: MEGAN G. HEEG (330490)

Bank Name: The Bank of New York Mellon

Account: 9200-*****64-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****6466	Wire in from JPMorgan Chase Bank, N.A. account *****6466	9999-000	6,000.63		6,000.63
04/27/10	10101	MEGAN G. HEEG	Dividend paid 100.00% on \$1,350.06, Trustee Compensation; Reference:	2100-000		1,350.06	4,650.57
04/27/10	10102	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$1,250.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,250.00	3,400.57
04/27/10	10103	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$32.25, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		32.25	3,368.32
04/27/10	10104	DISCOVER BANK	Dividend paid 9.85% on \$4,447.21; Claim# 1; Filed: \$4,447.21; Reference:	7100-000		438.40	2,929.92
04/27/10	10105	Chase Bank USA, N.A.	Dividend paid 9.85% on \$17,501.59; Claim# 2; Filed: \$17,501.59; Reference:	7100-000		1,725.29	1,204.63
04/27/10	10106	Capital Recovery III LLC As Assignee of Sears - SE	Dividend paid 9.85% on \$12,220.02; Claim# 3; Filed: \$12,220.02; Reference:	7100-000		1,204.63	0.00

ACCOUNT TOTALS	6,000.63	6,000.63	\$0.00
Less: Bank Transfers	6,000.63	0.00	
Subtotal	0.00	6,000.63	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$6,000.63	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****64-65	6,000.63	0.00	0.00
Checking # ***-*****64-66	0.00	0.00	0.00
Checking # 9200-*****64-66	0.00	6,000.63	0.00
	\$6,000.63	\$6,000.63	\$0.00